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UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION

In re: **Hugo A. Silvera**Case No. **12-24280**

(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|-----------------|
| \$6,914.00 | 2012 Employment |
| \$24,594.00 | 2011 Employment |
| \$33,053.00 | 2010 Employment |

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|----------|--------------------|
| \$370.00 | 2012 Child Support |

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------------------|-------------|--------------------|
| BBVA Compass Bank | 03/2012 02/2012 01/2012 | \$1,063.00 | \$6,484.00 |
| One Main Financial | 03/2012 02/2012 01/2012 | \$821.00 | \$7,237.00 |

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION

In re: **Hugo A. Silvera**Case No. **12-24280**

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 1*

- None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Alpha Service (Loan Modification)

DATE OF PAYMENT,
NAME OF PAYER IF
OTHER THAN DEBTOR
02/2010-12/2011

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
\$1,500.00

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION

In re: **Hugo A. Silvera**Case No. **12-24280**
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 2*

| | | |
|--|--------------------------|---|
| Guadalupe Munoz (Loan Modification) | 01/2012 - 02/2012 | \$1,400.00 |
| Robert A. Eder Jr., Attorney | 04/2012 | \$1,131.00 |
| 5667 S. Redwood Road, Suite 8 | | Ch.13 legal & filing fees |
| Salt Lake City, UT 84123 | | |
| Abacus Credit Counseling | 02/2012 | \$25.00 |
| | | Pre-bankruptcy credit counseling |

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|--|------------------------------------|
| Wells Fargo Bank | Checking | Closed 02/2012 |
| | Final balance \$0.00 | |

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION

In re: **Hugo A. Silvera**Case No. **12-24280**
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 3***16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION

In re: **Hugo A. Silvera**Case No. **12-24280**

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 4*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **4/17/2012**Signature **/s/ Hugo A. Silvera**of Debtor **Hugo A. Silvera**

Date _____

Signature _____

of Joint Debtor

(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.

18 U.S.C. §§ 152 and 3571

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION**

In re **Hugo A. Silvera**Case No. **12-24280**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|--------------|--------------|--------------|
| A - Real Property | Yes | 1 | \$151,800.00 | | |
| B - Personal Property | Yes | 5 | \$11,119.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | | \$171,993.00 |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 1 | | | \$0.00 |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 2 | | | \$5,823.00 |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | |
| TOTAL | | 15 | \$162,919.00 | \$177,816.00 | |

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF UTAH
SALT LAKE CITY DIVISION**

In re **Hugo A. Silvera**Case No. **12-24280**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | \$0.00 |

State the following:

| | |
|--|-------------------|
| Average Income (from Schedule I, Line 16) | \$3,434.00 |
| Average Expenses (from Schedule J, Line 18) | \$2,874.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$3,128.47 |

State the following:

| | | |
|--|---------------|--------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$15,693.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$5,823.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$21,516.00 |

In re **Hugo A. Silvera**

Case No. **12-24280**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **4/17/2012**

Signature **/s/ Hugo A. Silvera**
Hugo A. Silvera

Date _____

Signature _____

[If joint case, both spouses must sign.]

In re **Hugo A. Silvera**

Case No. **12-24280**
(if known)

SCHEDULE A - REAL PROPERTY

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| House 1420 Gillespie Ave. Salt Lake City, UT 84104 | Fee simple | - | \$151,800.00 | \$165,509.00 |

Total: **\$151,800.00**
(Report also on Summary of Schedules)

In re **Hugo A. Silvera**

Case No. 12-24280
(if known)

SCHEDULE B - PERSONAL PROPERTY

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--|------------------------------------|--|
| 1. Cash on hand. | | Cash | - | \$163.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. | | Wells Fargo Checking | - | \$1,236.00 |
| | | Wells Fargo Savings | - | \$1,345.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video and computer equipment. | | Stove, Microwave, Washer, Dryer, Refrigerator, Freezer, Beds & Bedding | - | \$1,050.00 |
| | | Sofa/couch, Coffee & end table, Television sets, Living room chair, Lamps, DVD & VCR player, Stereo, Dresser/Drawers, CDs & DVDs | - | \$720.00 |
| | | Dining/Kitchen set | - | \$50.00 |
| | | Vacuum cleaner, Computer & equipment, Utensils/cookware/dishes | - | \$110.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Collectibles | - | \$240.00 |
| | | Pictures | - | \$30.00 |
| | | Books | - | \$45.00 |
| 6. Wearing apparel. | | Clothing | - | \$200.00 |
| 7. Furs and jewelry. | | Jewelry | - | \$800.00 |

In re **Hugo A. Silvera**

Case No. 12-24280
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--|------------------------------------|--|
| 8. Firearms and sports, photographic, and other hobby equipment. | | Sport & hobby equipment | - | \$450.00 |
| | | Photographic equipment | - | \$180.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | 401K through debtor's employer (est. value \$20,000.00 - not property of estate) | - | \$0.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |

In re **Hugo A. Silvera**

Case No. 12-24280
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|------|--------------------------------------|------------------------------------|--|
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |

In re **Hugo A. Silvera**

Case No. 12-24280
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2003 Suzuki XL 7 | - | \$4,500.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |

In re **Hugo A. Silvera**

Case No. 12-24280
(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|------|--------------------------------------|------------------------------------|--|
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| <p style="text-align: right;">4 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p> | | | | <p>Total ></p> <p>\$11,119.00</p> |

In re **Hugo A. Silvera**

Case No. **12-24280**
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--|----------------------------|---|
| House 1420 Gillespie Ave. Salt Lake City, UT 84104 | Utah Code Ann. § 78B-5-503(2) | \$20,000.00 | \$151,800.00 |
| Stove, Microwave, Washer, Dryer, Refrigerator, Freezer, Beds & Bedding | Utah Code Ann. § 78B-5-505(1)(a)(viii) | \$1,050.00 | \$1,050.00 |
| Sofa/couch, Coffee & end table, Television sets, Living room chair, Lamps, DVD & VCR player, Stereo, Dresser/Drawers, CDs & DVDs | Utah Code Ann. § 78B-5-506(1)(a) | \$500.00 | \$720.00 |
| Dining/Kitchen set | Utah Code Ann. § 78B-5-506(1)(b) | \$50.00 | \$50.00 |
| Books | Utah Code Ann. § 78B-5-506(1)(c) | \$45.00 | \$45.00 |
| Clothing | Utah Code Ann. § 78B-5-505(1)(a)(viii) | \$200.00 | \$200.00 |
| 401K through debtor's employer (est. value \$20,000.00 - not property of estate) | Utah Code Ann. § 78B-5-505(1)(a)(xiv) | \$0.00 | \$0.00 |
| 2003 Suzuki XL 7 | Utah Code Ann. § 78B-5-506(3)(b) | \$2,500.00 | \$4,500.00 |
| <i>* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i> | | \$24,345.00 | \$158,365.00 |

In re **Hugo A. Silvera**Case No. **12-24280**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|---|------------|--------------|----------|---|---------------------------|
| ACCT #: 4412 BBV Compass Bank PO Box 830696 Birmingham, AL 35283-0696 | - | DATE INCURRED: 10/2007 NATURE OF LIEN: Vehicle lien COLLATERAL: 2003 Suzuki XL 7 REMARKS: VALUE: \$4,500.00 | | | | \$6,484.00 | \$1,984.00 |
| ACCT #: Ocwen Loan Servicing 1661 Worthington Rd., Suite 200 West Palm Beach, FL 33409 | - | DATE INCURRED: NATURE OF LIEN: First mortgage COLLATERAL: House REMARKS: VALUE: \$151,800.00 | | | | \$165,509.00 | \$13,709.00 |
| | | | | | | | |
| | | | | | | | |
| Subtotal (Total of this Page) > | | | | | | \$171,993.00 | \$15,693.00 |
| Total (Use only on last page) > | | | | | | \$171,993.00 | \$15,693.00 |

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (04/10)

In re **Hugo A. Silvera**

Case No. **12-24280**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

No continuation sheets attached

In re **Hugo A. Silvera**Case No. **12-24280**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: Compass Bank PO Box 830696 Birmingham, AL 35283-0696 | - | DATE INCURRED: CONSIDERATION: General Consumer Purchases REMARKS: | | | | \$383.00 |
| ACCT #: 6468 HSBC PO Box 5226 Carol Stream, IL 60197 | - | DATE INCURRED: 2006 CONSIDERATION: Credit Card REMARKS: | | | | \$2,516.00 |
| ACCT #: HSBC Retail Services PO Box 49353 San Jose, CA 95161-9353 | - | DATE INCURRED: CONSIDERATION: Credit Card REMARKS: | | | | \$2,077.00 |
| ACCT #: 1847 Ocwen PO Box 6440 Carol Stream, IL 60197-6440 | - | DATE INCURRED: CONSIDERATION: REMARKS: | | | | \$0.00 |
| ACCT #: OneMain Financial PO Box 183172 Columbus, OH 43218-3172 | - | DATE INCURRED: CONSIDERATION: General Consumer Purchases REMARKS: | | | | \$274.00 |
| ACCT #: Paul M. Halliday, Jr. 376 E. 400 S., Ste 300 Salt Lake City, UT 84111 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: | | | | Notice Only |
| Subtotal > | | | | | | \$5,250.00 |
| Total > | | | | | | |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

1 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.
In re **Hugo A. Silvera**

Case No. 12-24280
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|----------------------|
| ACCT #: 6468 RC Willey Home Furnishings Inc. PO Box 410429 Salt Lake City, UT 84141-0429 | - | DATE INCURRED: 05/2005 CONSIDERATION: General Consumer Purchases REMARKS: | | | | \$573.00 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to | | | | | | Subtotal > |
| Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | \$573.00 |
| | | | | | | Total > |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | \$5,823.00 |

B6G (Official Form 6G) (12/07)

In re **Hugo A. Silvera**

Case No. **12-24280**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|--|--|
| | |

B6H (Official Form 6H) (12/07)

In re **Hugo A. Silvera**

Case No. **12-24280**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

B6I (Official Form 6I) (12/07)

In re **Hugo A. Silvera**

Case No. **12-24280**
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|---|----------------------------------|------------------|
| Debtor's Marital Status: Single | Dependents of Debtor and Spouse | |
| | Relationship(s): Son Daughter | Age(s): 14 13 |
| Relationship(s): Age(s): | | |
| Employment: | | |
| Debtor | | Spouse |
| Occupation | Manager | |
| Name of Employer | Glade's Taffy Town | |
| How Long Employed | Since 04/2003 | |
| Address of Employer | Salt Lake City, UT | |

| INCOME: (Estimate of average or projected monthly income at time case filed) | DEBTOR | SPOUSE |
|--|-------------------|--------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | \$2,268.00 | |
| 2. Estimate monthly overtime | \$0.00 | |
| 3. SUBTOTAL | \$2,268.00 | |
| 4. LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes (includes social security tax if b. is zero) | \$254.00 | |
| b. Social Security Tax | \$0.00 | |
| c. Medicare | \$0.00 | |
| d. Insurance | \$0.00 | |
| e. Union dues | \$0.00 | |
| f. Retirement | \$0.00 | |
| g. Other (Specify) _____ | \$0.00 | |
| h. Other (Specify) _____ | \$0.00 | |
| i. Other (Specify) _____ | \$0.00 | |
| j. Other (Specify) _____ | \$0.00 | |
| k. Other (Specify) _____ | \$0.00 | |
| 5. SUBTOTAL OF PAYROLL DEDUCTIONS | \$254.00 | |
| 6. TOTAL NET MONTHLY TAKE HOME PAY | \$2,014.00 | |
| 7. Regular income from operation of business or profession or farm (Attach detailed stmt) | \$0.00 | |
| 8. Income from real property | \$0.00 | |
| 9. Interest and dividends | \$0.00 | |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$120.00 | |
| 11. Social security or government assistance (Specify): _____ | \$0.00 | |
| 12. Pension or retirement income | \$0.00 | |
| 13. Other monthly income (Specify): | | |
| a. Rent from Basement Tenants | \$500.00 | |
| b. Rent from former spouse | \$800.00 | |
| c. _____ | \$0.00 | |
| 14. SUBTOTAL OF LINES 7 THROUGH 13 | \$1,420.00 | |
| 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) | \$3,434.00 | |
| 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) | \$3,434.00 | |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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IN RE: **Hugo A. Silvera**Case No. **12-24280**

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|---|---|
| 1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | \$1,337.00 |
| 2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Alarm | \$144.00 \$32.00 \$50.00 \$44.00 |
| 3. Home maintenance (repairs and upkeep) | \$50.00 |
| 4. Food | \$500.00 |
| 5. Clothing | \$75.00 |
| 6. Laundry and dry cleaning | |
| 7. Medical and dental expenses | \$100.00 |
| 8. Transportation (not including car payments) | \$350.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$115.00 |
| 10. Charitable contributions | |
| 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other: | \$27.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) Specify: | |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: Misc. & personal care c. Other: d. Other: | \$50.00 |
| 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: | |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$2,874.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: . | |
| 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.) | |
| | \$3,434.00 \$2,874.00 \$560.00 |